

Fill in this information to identify the case:

Debtor 1 RYAN E. ROSS

Debtor 2 VALERIE J. ROSS  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 16-70706JAD

## Form 4100N

**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: S & T BANK(\*) Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account 0 0 6 1

Property Address: 500 LOCUST ST  
INDIANA PA 15701

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>7,555.60</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>7,555.60</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>4,036.10</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>4,036.10</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>11,591.70</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$331.27

The next postpetition payment is due on

12 / 1 / 2021  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 RYAN E. ROSS  
Name

Case number (if known) 16-70706JAD

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 01/11/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RYAN E. ROSS**  
NameCase number (if known) **16-70706JAD****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
06/22/2018	1084620	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	74.15
07/26/2018	1087865	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	82.05
08/28/2018	1091089	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	383.92
09/25/2018	1094220	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	87.29
05/24/2019	1120169	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	344.85
06/25/2019	1123577	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	325.07
07/29/2019	1127018	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	469.75
08/27/2019	1130506	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	125.06
10/24/2019	1137136	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	227.88
11/25/2019	1140586	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	113.50
12/23/2019	1143982	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	113.43
01/28/2020	1147451	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	447.90
02/25/2020	1150974	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	114.67
04/27/2020	1157904	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	212.75
05/26/2020	1161237	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	88.16
06/26/2020	1164394	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	407.14
03/26/2021	1192186	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	754.23
04/26/2021	1195428	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	263.99
05/25/2021	1198547	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	263.81
06/25/2021	1201719	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	666.63
07/26/2021	1204919	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	310.81
08/26/2021	1208071	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	1,471.62
09/24/2021	1211180	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	206.94
				<u>7,555.60</u>

**Post Petition Claim (1305) (Part 2 (d))**

09/25/2018	1094220	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	145.71
02/25/2019	1110166	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	129.37
03/25/2019	1113456	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	40.23
04/26/2019	1116776	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	45.67
05/24/2019	1120169	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	45.05
06/25/2019	1123577	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	42.46
07/29/2019	1127018	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	61.36
08/27/2019	1130506	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	16.34
10/24/2019	1137136	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	29.77
12/23/2019	1143982	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	29.65
01/28/2020	1147451	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	58.50
04/27/2020	1157904	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	42.77
06/26/2020	1164394	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	64.70
03/26/2021	1192186	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	98.52
04/26/2021	1195428	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.48
05/25/2021	1198547	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.46
06/25/2021	1201719	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	87.07
07/26/2021	1204919	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	40.60
09/24/2021	1211180	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	47.31
09/24/2021	1211180	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	97.75
09/24/2021	1211180	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	22.27
09/24/2021	1211180	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	81.11
10/25/2021	1214254	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	163.54
10/25/2021	1214254	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	44.90
10/25/2021	1214254	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	197.09
10/25/2021	1214254	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	95.40
11/22/2021	1217278	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	175.79
11/22/2021	1217278	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	363.16
11/22/2021	1217278	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	107.65
11/22/2021	1217278	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	356.70
11/22/2021	1217278	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	219.25
12/23/2021	1220363	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	527.79
12/23/2021	1220363	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	489.68
				<u>4,036.10</u>

**MORTGAGE REGULAR PAYMENT (Part 3)**

01/27/2017	1028692	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	919.80
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Debtor 1 **RYAN E. ROSS**  
Name

Case number (if known) **16-70706JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
02/24/2017	1032061	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	307.73
03/28/2017	1035524	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	461.59
04/21/2017	1038757	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	306.76
05/25/2017	1042054	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	306.77
06/27/2017	1045456	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	306.76
07/25/2017	1048748	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	325.14
08/25/2017	1052107	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	340.63
09/26/2017	1055438	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	420.57
10/25/2017	1058780	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	430.54
11/21/2017	1062030	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	425.52
12/21/2017	1065374	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	518.68
01/25/2018	1068622	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	405.39
02/23/2018	1071798	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	373.31
03/28/2018	1074992	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	411.79
04/24/2018	1078229	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	364.42
05/25/2018	1081509	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
06/22/2018	1084620	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
07/26/2018	1087865	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
08/28/2018	1091089	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
09/25/2018	1094220	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
05/22/2019		S & T BANK(*)	REALLOCATION OF CONTINUING DEBT	2,981.43
07/29/2019	1127018	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
08/27/2019	1130506	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
09/24/2019	1133758	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
10/24/2019	1137136	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
11/25/2019	1140586	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
12/23/2019	1143982	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
01/28/2020	1147451	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
02/25/2020	1150974	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
03/23/2020	1154461	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
04/27/2020	1157904	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
05/26/2020	1161237	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
06/26/2020	1164394	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
07/29/2020	1167488	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
08/25/2020	1170564	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
09/28/2020	1173678	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
10/26/2020	1176756	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
02/22/2021	1188872	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	1,325.08
03/26/2021	1192186	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
04/26/2021	1195428	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
05/25/2021	1198547	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
06/25/2021	1201719	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
07/26/2021	1204919	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
08/26/2021	1208071	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
09/24/2021	1211180	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
10/25/2021	1214254	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	331.27
				<u>20,538.74</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RYAN E. ROSS  
VALERIE J. ROSS  
500 LOCUST STREET  
INDIANA, PA 15701

RICHARD G ALLEN ESQ  
LAW OFFICES OF RICHARD G ALLEN  
PO BOX 401  
DELMONT, PA 15626

S & T BANK(\*)  
ATTN COLLECTIONS - RECOVERY  
355 NORTH 5TH ST  
INDIANA, PA 15801

GRENN & BIRSIC PC (FRMRLY DAVID W RAPHAEL ESQ)  
1 GATEWAY CENTER - 9TH FL  
PITTSBURGH, PA 15222

1/11/22

/s/ Roberta Saunier  
\_\_\_\_\_  
Administrative Assistant  
Office of the Chapter 13 Trustee